

## Important Account Terms

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>2.99%</b> introductory APR for six months After that, your APR will be <b>7.75% - 15.75%</b> variable (Standard Rate) or <b>17.99%</b> (Standard Rate), based on your creditworthiness. The variable APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances and Balance Transfers</b>	<b>2.99%</b> introductory APR for six months After that, your APR will be <b>8.75% - 16.75%</b> variable (Standard Rate) or <b>17.99%</b> (Standard Rate), based on your creditworthiness. The variable APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

Fees	
<b>Annual Fee</b>	<b>\$0 or 45*</b>
<b>Transaction Fees</b>	
• Balance Transfer	<b>\$0</b>
• Cash Advance	<b>\$0</b>
• Foreign Transaction	Up to <b>1%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$25</b>
• Returned Payment	Up to <b>\$25</b>

\*There is no Annual Fee when your account is subject to a variable rate. If at any time your APR is subject to a 17.99% Standard Rate, a \$45 Annual Fee will apply for as long as your account is subject to the 17.99% Standard Rate.

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).”

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in the enclosed Credit Card Agreement.

As provided in the Credit Card Agreement, after your account has been open for one year, we may additionally adjust your Standard Rate for all advances based on a periodic review of your credit standing. The purchases Standard Rate will range from a rate equal to the Index plus a Purchases Base Rate of 4.50% to 12.50%. The cash advances Standard Rate will range from a rate equal to the Index plus a Cash Advances Base Rate of 5.50% to 13.50%. Currently, the purchases Standard Rate Daily Periodic Rate ranges from 0.021233% to 0.043151%, (7.75% to 15.75% **ANNUAL PERCENTAGE RATE**); and the cash advances Standard Rate Daily Periodic Rate ranges from 0.023973% to 0.045891% (8.75% to 16.75% **ANNUAL PERCENTAGE RATE**). These ranges may change in the future due to changes in the Index. In addition, when periodically reviewing your credit standing, we also may choose to convert the Standard Rate for all advances from a variable rate to a non-variable Daily Periodic Rate of 0.049288% (17.99% **ANNUAL PERCENTAGE RATE**).

\*Annual Fee only applies to accounts with a 17.99% APR. Variable-rate accounts are not subject to the Annual Fee.

The information about the costs of the card described in this application is accurate as of 01/2013. This information may have changed after that date. To find out what may have changed, write to us at Shell Federal Credit Union, P.O. Box 578, Deer Park, TX 77536.